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Mandatory Vehicle Insurance

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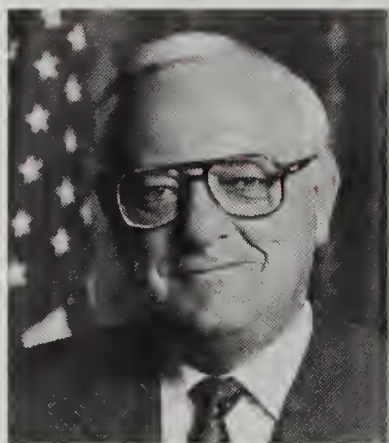


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George H. Ryan
Secretary of State

VEHICLE OWNERSHIP IMPLIES RESPONSIBILITY



In Illinois, vehicle owners are required to insure their motor vehicles for liability.

This brochure provides information about Illinois' Mandatory Insurance Law. In addition, information is provided for vehicle owners who have been involved in an accident with an uninsured motorist. As a vehicle owner or operator, you should understand your liability insurance responsibilities.

The Secretary of State's office urges fair and responsible conduct in owning and operating vehicles. As Secretary of State, I encourage all Illinois motorists to operate their vehicles safely and courteously.

Please contact my office if you have any questions about insurance requirements to register a motor vehicle or other services offered.

A handwritten signature in cursive script that reads "George H. Ryan".

George H. Ryan
Secretary of State

COMPLYING WITH THE LAW

You are in compliance with the law if you have vehicle liability insurance in the following minimum amounts:

- \$20,000 for injury or death of one person in an accident;
- \$40,000 for injury or death of more than one person in an accident;
- \$15,000 for damage to property of another person.

Always carry your insurance card in your vehicle. You must show your insurance card upon request by any police officer.

Your insurance company will send you an insurance card, usually when your insurance policy is issued or renewed.

VEHICLES AFFECTED

Liability insurance is required for all motor vehicles that must display license plates and are being driven, including cars, vans, motorcycles, recreational vehicles, trucks and buses. Trailers are not required to have liability insurance.

ENFORCEMENT

The state will check your liability insurance in two ways:

- (1) If you are stopped for a traffic violation, the police officer may ask to see your insurance card.
- (2) If the computer randomly picks your vehicle, you will receive a verification form from the Secretary of State asking for the name of your insurance company and policy number. Your answer will be checked with the company you name. If you did

not have insurance at the time the state mailed the verification form, or if you do not return the form with the information requested, your license plates will be suspended.

PENALTIES FOR VIOLATING THE LAW

You will face the following fines if arrested and convicted:

- Minimum \$500 fine for driving uninsured.
- Minimum \$1,000 for driving a vehicle while its registration is suspended for no insurance.

The vehicle registration of all owners of uninsured vehicles are suspended for two months for first offenders and four months for repeat offenders. Your vehicle **may not be driven by anyone** while its license plates are suspended.

REINSTATEMENT

After completing the suspension period, a vehicle's registration can be reinstated when the owner shows proof of insurance and pays a reinstatement fee. The reinstatement fee is \$50 for first offenders and \$100 for repeat offenders.

RANDOM SAMPLE QUESTIONNAIRE

WAS THE DESCRIBED VEHICLE COVERED BY LIABILITY INSURANCE ON THIS DATE? →		VERIFICATION DATE 10/03/91	
YES <input checked="" type="checkbox"/> NO <input type="checkbox"/> IF NO, EXPLAIN _____		DL: P000-0000-0000	
INSURANCE CO NAME (Do not list agency) X Y Z Insurance Co.		PLATE NUMBER: ZZZ000	
POLICY NUMBER 12-345-678-90		VIN: 1P3B326P7J1135820	
OFFICE USE ONLY		MAKE: MERCURY YR: 88	
		OFFICE USE: R91-200-046A	
		JOHN Q PUBLIC 777 W MAIN HOMETOWN, IL 62000	
I certify under penalty of law, that the statements made are true and correct to the best of my knowledge			
SIGN <input checked="" type="checkbox"/> OWNER'S SIGNATURE John Q Public		DATE 10/10/91	
HERE <input checked="" type="checkbox"/> CO OWNER'S SIGNATURE _____		DATE _____	

IF YOU ARE INVOLVED IN AN ACCIDENT

An accident report form must be filed with the Illinois Department of Transportation (IDOT) if the damages are in excess of \$500 or if injuries resulted from the accident.

The Safety Responsibility Law requires at-fault uninsured motorists to pay for the damages they cause or face license plate and drivers license suspensions.

Administration of the Safety Responsibility Law is initiated in the Accident Records Section of IDOT. Inquiries may be directed to:

Illinois Dept. of Transportation
Accident Records Section
3215 Executive Park Drive
Springfield, Illinois 62766

or call: (217) 782-4516

The Secretary of State's office does not maintain insurance information for all registered motor vehicles. Insurance information is available only from the motorist involved in the accident or from the report filed with the Department of Transportation.

PURCHASING INSURANCE

See an insurance agent to buy liability insurance for your vehicle. Some companies do not sell insurance to vehicle owners who had been driving uninsured. If you have problems buying insurance, ask your insurance agent about the Illinois Automobile Insurance Plan.

The Illinois Department of Insurance has regulatory authority over insurance companies and agents. To file a complaint about a company or agent, write to:

Illinois Department of Insurance
Consumer Services Division
320 West Washington Street
Springfield, Illinois 62767

or call: (217) 782-4515

Under Illinois law, vehicle liability insurance policies automatically include uninsured motorist coverage. State law does not require you to buy collision, comprehensive or medical payment coverage. Those decisions are up to you.

FOR MORE INFORMATION

If you have additional questions about Illinois' Mandatory Insurance Law, contact:

Office of the Secretary of State
Mandatory Insurance Division
429 Howlett Building
Springfield, Illinois 62756

or call: (217) 524-4946

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